

Monitoring Your Progress

Frequent and open communication between you and your MetLife Advisor is critical if you are to achieve a safe and timely return to work.

What to Expect

Your MetLife Advisor will call you periodically to discuss your recovery and to answer any questions you may have. How often the Advisor contacts you depends on your individual circumstances and the expected duration of your absence from work. For extended absences, the Advisor keeps a follow-up schedule of when to call you about your recovery progress.

Periodically, your physician will be contacted to discuss your current medical condition. Additional medical information may be needed in order to continue benefits under the STD program. Effective communication is a two-way process — therefore, you are encouraged to call your MetLife Disability Advisor anytime you have questions or concerns about the program or your case.

Return-to-Work Services

Throughout the entire claims process, your MetLife Advisor will work with you, your physician and Carnegie Mellon to determine a return-to-work plan specific to your needs and abilities. When appropriate, a nurse coordinator or vocational rehabilitation coordinator may also become involved. Alternative work options may be explored, such as modifications or accommodations to your job.

For questions about the actual disability benefits (pay advice) received, please contact the HR Service Center, at 412-268-4747. You are encouraged to consult our Web Site at: <http://hr.web.cmu.edu>



Carnegie Mellon HUMAN RESOURCES

Carnegie Mellon University
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UTDC - 4516 Henry Street
Pittsburgh, PA 15213-3730
(412) 268-4747
hrhelp@andrew.cmu.edu
<http://hr.web.cmu.edu>

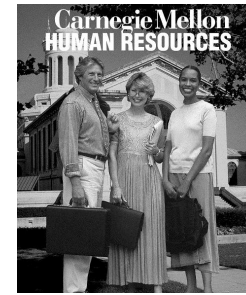
Carnegie Mellon

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Inquiries concerning application of these statements should be directed to the Provost, Carnegie Mellon University, 5000 Forbes Avenue, Pittsburgh, PA 15213, telephone (412) 268-6684 or the Vice President for Enrollment, Carnegie Mellon University, 5000 Forbes Avenue, Pittsburgh, PA 15213, telephone (412) 268-2056.

Obtain general information about Carnegie Mellon University by calling (412) 268-2000.



Short Term Disability Program

Telephone Reporting Procedure

1-800-858-6506



Total Compensation

Effective: February 1, 2000 (Updated October 2003)

Short Term Disability Program

Carnegie Mellon has improved and expanded the features of your disability services. The Short Term Disability (STD) service, **administered by MetLife**, is:

- simple for you to access and use
- reduces paperwork, and
- provides increased services

This new STD service, which became available on January 1, 2000, was put in place to assist you in the event you become unable to work due to non-occupational illness, injury or pregnancy. If the duration of your disability extends beyond the STD program, services are linked to the Long Disability (LTD) program.

MetLife, under contract with Carnegie Mellon, is pleased to provide you with an enhanced Telephone Disability Reporting Service. This new telephone process provides you with the best possible service in the event you become unable to work due to a non-occupational illness or injury, or pregnancy.

This new MetLife service will assure timely STD benefit payments while facilitating your safe return to work.

Detailed inside this brochure are the three steps in the procedure for telephone reporting of an STD absence — for full-time employees. It also explains what to expect if you become disabled for more than seven (7) consecutive calendar days.

Reporting Your Absence

- 1 If you are absent from work due to a non-occupational illness, injury, or pregnancy you must notify your supervisor on your first day of absence. (NOTE: Occupational illness/injury is also reported to your supervisor. In this case, you would follow the workers' compensation reporting process.)
- 2 If you will be absent from work in excess of seven (7) consecutive calendar days due to a non-occupational illness or injury, or pregnancy (even if you are using PTO days), **report your STD claim by calling the Disability Claims Center at 1-800-858-6506. The Claims Center is available 8 a.m.- 8 p.m. (ET), Monday through Friday. You must report your absence to the Claims Center to initiate your claim for disability benefits.**

When reporting your absence, a customer service consultant will ask you to provide some basic information, including:

Personal Information – name, address, telephone number, Social Security Number and job title

Job Information – workplace location and address, work schedule, supervisor's name and telephone number

Illness/Injury/Pregnancy Information – last day worked; nature of the condition or illness; how, when and where the injury occurred; and when disability commenced

Physician Information – name, address, telephone number and fax number for each treating physician.

The customer service consultant will also provide any other necessary instructions.

- 3 The release of your medical information to MetLife is critical to the evaluation of your disability claim. **Therefore, inform your physician(s) immediately that MetLife will be administering your claim on behalf of Carnegie Mellon and authorize the release of your medical information to the MetLife Claims Office.** This release authorization will expedite the processing and payment of your claim.

Note: Your physician may ask you to sign his/her own authorization form — if so, please sign it right away.

What to Expect

Within two business days of your initial notification, a MetLife Disability Advisor **may** contact you to discuss:

- The information you reported to the Claims Center
- Your medical condition, including the impact it has on your ability to do your job, and your treatment plan
- The evaluation procedures under the disability program.

Your physician is contacted to discuss your medical information, treatment plan, prognosis and functional abilities.

Carnegie Mellon may be contacted to discuss your specific job duties in detail. Confidential medical information will not be shared with Carnegie Mellon University. Only your physical abilities as they relate to your job requirements will be discussed.

Reviewing and Evaluating Your Case

Once all the pertinent information has been obtained, MetLife will make an initial determination regarding your STD benefits based on several factors, including:

- The program definition of disability
- Medical information provided by your physician
- Activities you can and cannot perform
- The circumstances of your condition, treatment plan, and prognosis
- The requirements of your job and your ability to perform the job.

STD benefits are payable when you are unable to perform the essential elements of your job with reasonable accommodations, due to a non-occupational illness or injury, or pregnancy. In addition, you must be receiving appropriate care and treatment from a qualified physician on a continuing basis.

What to Expect

If MetLife approves your claim under the STD program, benefit payments will be issued by Carnegie Mellon on your normal payday as soon as possible after approval. You will receive an Explanation of Benefits (EOB) statement and a letter confirming the period for which payments have been approved from MetLife. Also, the MetLife Disability Advisor **may** contact you to:

- Advise you that your STD benefit is approved
- Discuss your expected return-to-work date
- If appropriate, tell you how frequently your case will be re-evaluated and when to expect follow-up calls.

If you continue to be disabled and are eligible for Long Term Disability (LTD) benefits, you will receive a package with the pertinent forms required to begin processing your LTD claim and other information about applying for Social Security benefits in accordance with that plan. Upon approval, MetLife will issue monthly LTD benefit payments.

If your STD or LTD claim is not approved, in whole or in part, the MetLife Disability Advisor will:

- Contact you to explain why your claim isn't approved
- Inform Carnegie Mellon of the claim denial
- Send you a formal letter that documents the reasons for the denial and explains the appeal procedure.

